



11 Years of Digital India: Better Healthcare & Digital Markets Making Lives Easier

Every Second Real-time Digital Transaction in the World is Processed Through India's UPI

India Gains More and More Global Recognition for Its UPI with Greece Becoming the 10th Nation to Adopt It

Improved Mother & Child Nutrition: Over 13 Lakh Anganwadi Workers and Around 9 Crore Beneficiaries Connected Through Real-Time Monitoring via Poshan Tracker

Customer's Paradise: Digital Market, Indiahandmade, Helps Boost Income of Weavers & Artisans as Middlemen are Removed

प्रविष्टि तिथि: 01 JUL 2026 7:45PM by PIB Delhi

There was a time when nearly every transaction in India was made in cash, and this brought its own set of everyday challenges. There was the burden of carrying hard currency, and the frequent hunt for change. Beyond payments, tracking health indicators, maintaining records under public welfare schemes, and coordinating service delivery remained slow, paper based and fragmented. This began to change with the launch of the Digital India initiative on 1 July 2015. Over the years, the shift has proven far reaching, with its impact now visible in the smallest corners of everyday life.

Today, Digital India has evolved into a robust digital public infrastructure that is transforming the way India pays, delivers public services and supports livelihoods. From a tea vendor in Delhi accepting instant digital payments, to a weaver in Jharkhand selling handmade products online, and an Anganwadi worker in Odisha updating a child's health records in real time, digital technologies have become an integral part of everyday life. Digital payments are now the preferred mode for millions of citizens and merchants, while digital platforms are strengthening governance, healthcare and commerce across the country. Four such examples of this transformation stand out.

Better Health, Affordable Handmade Textiles

This transformation is perhaps best reflected in how it touches both wellbeing and livelihood at once. On one hand, the Poshan Tracker is bringing real-time transparency to nutrition service delivery at Anganwadi centres across the country, helping ensure no child or mother is overlooked. On the other, digital marketplaces such as Indiahandmade are connecting rural artisans directly to national buyers,

cutting out layers of middlemen and letting craftspeople earn what their work is truly worth. Together, better health monitoring and more affordable, accessible handmade textiles are quietly making daily life smoother, more dignified and more secure for citizens across urban and rural India alike.

Every Second Real-time Digital Transaction in the World is Done in India

At the core of this transformation is the Unified Payments Interface (UPI), launched in 2016–17, which enables instant, seamless and interoperable person-to-person and person-to-merchant transactions across banks. Supported by India's digital public infrastructure and a growing ecosystem of digital payment applications, UPI has made secure and instant digital payments accessible to everyone, from street vendors to professionals, using nothing more than a smartphone.

Today, India's Unified Payments Interface (UPI) accounts for nearly 49 per cent of the world's real-time payment transaction volume, making it the world's largest real-time payment system. From a predominantly cash-based economy just over a decade ago, digital payments have become the preferred mode of transaction for millions across urban and rural India, driving greater convenience, transparency and financial inclusion.

This achievement rests on an integrated ecosystem of enabling pillars:

- **Unified Payments Infrastructure:** UPI and interoperable digital payment platforms enabling instant fund transfers across banks.
- **Banking Connectivity:** Banks interconnected through a unified digital framework, with every account digitally identifiable for frictionless transactions.
- **Digital Identity through Aadhaar:** Providing trusted, secure identification of both sender and receiver, strengthening reliability and inclusion.
- **Affordable Internet and Nationwide Connectivity:** Low-cost mobile data, rapidly expanding 5G networks, optical fibre reaching deep into rural India, and mobile broadband bridging the remaining gaps.
- **Smartphone Penetration:** Affordable smartphones as the primary gateway through which citizens access digital services and payments.
- **Digital Innovation:** A vibrant ecosystem of user-friendly applications making transactions simple, secure and accessible for all.

Together, these pillars have made digital payments a nationwide reality, extending from urban centres to rural areas and enabling cashless transactions anytime, anywhere. Strong authentication systems ensure user security even in case of device loss. As a result, India has emerged as one of the world's leading digital payment ecosystems, steadily reducing cash dependence and accelerating its digital economic transition.

India's digital public infrastructure is also gaining growing global recognition. The international adoption of UPI reflects increasing confidence in India's technology-led digital payment ecosystem. Most recently, Greece became the 10th country to enable UPI services, further expanding its global footprint and allowing Indian travellers and businesses to make seamless digital payments abroad.

Real-Time Monitoring Through Poshan Tracker

Digital India's reach extends beyond payments into maternal and child nutrition through the Poshan Tracker, developed under the Saksham Anganwadi & Mission Poshan 2.0 by the Ministry of Women & Child Development, transforming nutrition service delivery in real time. Earlier, Anganwadi Workers maintained 11 manual registers, leading to delays and service gaps. This has now shifted to a fully

digital system with over 13.30 lakh Anganwadi Workers registered as of May 2026, serving 8.93 crore beneficiaries, including pregnant women, lactating mothers, children aged 0–6 years, and adolescent girls, with 99.89 per cent Aadhaar verification. Daily transactions have risen from about 1 crore in 2021 to over 22 crore in 2026, with nationwide implementation across all 36 States and Union Territories.

The platform integrates Aadhaar and mobile verification, geo-tagging, geo-fencing, time-stamped data capture, and a Face Recognition System (FRS) for ration distribution. The Nominee Module allows authorised collection of rations on behalf of beneficiaries, while a multilingual interface and citizen-facing beneficiary portal ensure accessibility and real-time access to records.

The system now maintains a live monthly database tracking nutrition indicators for over 77 million children, enabling real-time dashboards, heat maps, and evidence-based policymaking based on verified, Aadhaar-authenticated data.

Removal of Middlemen Leading to Indian Handmade Products Getting Cheaper

For generations, artisans and weavers depended on intermediaries to reach buyers, which reduced their earnings and increased prices for consumers. Digital India is changing this through Indiahandmade, an initiative of the Ministry of Textiles developed by the Digital India Corporation (DIC), which directly connects artisans, weavers, Self-Help Groups, producer companies and rural enterprises with customers across the country. The platform has onboarded over 3,900 artisans and weavers and lists more than 21,000 handcrafted and handloom products, supported by features such as simplified digital registration, multilingual support, AI-powered listings, integrated order management, secure payments, and free logistics, enabling many first-time digital sellers.

The platform ensures that the entire sale proceeds are credited directly to artisans' bank accounts without any deductions. By removing intermediaries, Indiahandmade has strengthened artisan incomes while making handmade products more affordable for buyers.

Beneficiary Stories

Priyanka, a beneficiary of Poshan Tracker, receives timely nutrition services through real-time digital monitoring of her pregnancy. The platform ensures regular antenatal care, nutrition counselling, immunization tracking, and timely distribution of Take Home Ration (THR). By digitally recording service delivery and beneficiary status, Poshan Tracker improves transparency, enables timely interventions by Anganwadi Workers, and ensures that entitled services reach her efficiently, contributing to healthy pregnancy outcomes.

Dastkar Bamboo Producer Company has been selling bamboo and cane handicrafts in Indiahandmade for three years, using the platform to access wider markets and achieve steady sales growth. This has resulted in higher and more consistent incomes for artisans, improved livelihoods for their families, and helped sustain traditional bamboo and cane crafts that earlier struggled to find buyers beyond their local regions.

India's Digital Public Infrastructure

As Digital India completes 11 years, its story is no longer confined to policy documents, it is told each time a tea vendor ships a handcrafted product to a customer they have never met. It is, in every sense, a story of a billion small transformations adding up to one very large one.

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इस विज्ञप्ति को इन भाषाओं में पढ़ें: Telugu , Urdu , हिन्दी , Gujarati , Odia , Malayalam